

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: THOMAS J. SMITH	§	Case No. 09-73380
MARGARITA SMITH	§	
	§	
Debtors	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/11/2009.
- 2) The plan was confirmed on 11/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/22/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/18/2014.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$60,320.00.
- 10) Amount of unsecured claims discharged without full payment: \$51,060.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 43,112.00	
Less amount refunded to debtor	\$ 272.00	
<b>NET RECEIPTS</b>		<b>\$ 42,840.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,521.13	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,021.13</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
AMERICAN HONDA FINANCE	Sec	4,300.00	3,779.78	3,779.78	3,779.78	200.47
NATIONSTAR MORTGAGE LLC	Sec	0.00	2,320.42	2,320.42	2,320.42	0.00
EAST BAY FUNDING LLC	Sec	400.00	0.00	63.11	63.11	11.55
EAST BAY FUNDING LLC	Uns	1,000.00	1,015.25	952.14	394.67	0.00
AMERICAN EXPRESS BANK FSB	Uns	560.00	1,596.06	1,596.06	661.59	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,100.00	4,033.17	4,033.17	1,671.80	0.00
PRA RECEIVABLES MANAGEMENT	Uns	415.00	414.14	414.14	171.66	0.00
ECAST SETTLEMENT	Uns	925.00	927.74	927.74	384.56	0.00
VANDA, LLC	Uns	3,200.00	3,215.43	3,215.43	1,332.84	0.00
CAPITAL ONE BANK (USA) NA	Uns	3,800.00	3,969.01	3,969.01	1,645.21	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,100.00	2,565.50	2,565.50	1,063.44	0.00
ECAST SETTLEMENT	Uns	4,000.00	4,052.94	4,052.94	1,680.00	0.00
ECAST SETTLEMENT	Uns	1,100.00	1,117.16	1,117.16	463.07	0.00
ECAST SETTLEMENT	Uns	4,800.00	4,865.70	4,865.70	2,016.91	0.00
US BANK NA	Uns	6,150.00	6,247.85	6,247.85	2,589.82	0.00
ECAST SETTLEMENT	Uns	8,260.00	8,261.17	8,261.17	3,424.37	0.00
ECAST SETTLEMENT	Uns	2,220.00	2,220.54	2,220.54	920.45	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	1,800.00	1,837.33	1,837.33	761.60	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,400.00	1,469.58	1,469.58	609.16	0.00
CUSTOMER SERVICE	Uns	1,350.00	NA	NA	0.00	0.00
CUSTOMER SERVICE	Uns	1,560.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	2,175.00	2,175.26	2,175.26	901.68	0.00
HOME DEPOT CREDIT SERVICES	Uns	2,550.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,840.00	1,843.46	1,843.46	764.14	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,900.00	2,930.37	2,930.37	1,214.68	0.00
ECAST SETTLEMENT	Uns	2,450.00	2,538.64	2,538.64	1,052.30	0.00
GE MONEY BANK dba JCPENNEY	Uns	180.00	140.10	140.10	58.07	0.00
CHASE BANK USA NA	Uns	430.00	491.01	491.01	203.53	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,600.00	3,560.17	3,560.17	1,475.74	0.00
PRA RECEIVABLES MANAGEMENT	Uns	975.00	1,126.54	1,126.54	466.97	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	3,000.00	3,063.78	3,063.78	1,269.98	0.00
PRA RECEIVABLES MANAGEMENT	Uns	980.00	1,042.59	1,042.59	432.16	0.00
PRA RECEIVABLES MANAGEMENT	Uns	865.00	960.20	960.20	398.01	0.00
SEARS	Uns	2,600.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,350.00	2,388.30	2,388.30	989.99	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,600.00	1,414.06	1,414.06	586.15	0.00
AMERICAN EXPRESS CENTURION	Uns	0.00	1,395.52	1,395.52	578.46	0.00
AMERICAN EXPRESS CENTURION	Uns	0.00	628.53	628.53	260.53	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,320.42	\$ 2,320.42	\$ 0.00
Debt Secured by Vehicle	\$ 3,779.78	\$ 3,779.78	\$ 200.47
All Other Secured	\$ 63.11	\$ 63.11	\$ 11.55
<b>TOTAL SECURED:</b>	<b>\$ 6,163.31</b>	<b>\$ 6,163.31</b>	<b>\$ 212.02</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 73,443.99</b>	<b>\$ 30,443.54</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,021.13	
Disbursements to Creditors	\$ 36,818.87	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 42,840.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/23/2014

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.